

HMS NEWSLINE

SUMMER 2007 ISSUE

HMS INSURANCE ASSOCIATES, INC.

Hurricanes—Listen to Warnings and Be Prepared.

The ingredients for a hurricane include a pre-existing weather disturbance, warm tropical oceans, moisture, and relatively light winds aloft. If the right conditions persist long enough, they can combine to produce the violent winds, incredible waves, torrential rains, and flooding we associate with this phenomenon.

Each year, an average of eleven tropical storms develop over the Atlantic Ocean, Caribbean Sea, and Gulf of Mexico. Many of these remain over the ocean and never impact the U.S. coastline. Six of these storms become hurricanes each year. In an average 3-year period, roughly five hurricanes strike the US coastline, killing approximately 50 to 100

people anywhere from Texas to Maine. Of these, two are typically “major” or “intense” hurricanes (a category 3 or higher storm on the Saffir-Simpson Hurricane Scale).

- A **Hurricane Watch** issued for your area of the coast indicates the possibility that you could experience hurricane conditions within 36 hours. This watch should trigger your family’s disaster plan, and protective measures should be initiated, especially those actions that require extra time such as securing a boat, leaving a barrier island, etc.
- A **Hurricane Warning** issued for your area of the coast indicates



NOAA Predicts 3-5 Major Hurricanes in 2007—An above normal season.

that sustained winds of at least 74 mph are expected within 24 hours or less. Once this warning has been issued, your family should be in the process of completing protective actions and deciding the safest location to be during the storm.

Protecting Your Home and Family

With 7-10 predicted hurricanes this year, 3-5 of them could be major hurricanes.

Before a hurricane develops, take the time to prepare your family and your home. Here are a few tips to get you started.

- Review your homeowners policy to be sure you have adequate coverage in the event of a storm.
- Stock up on drinking water, food, first aid supplies, radio with extra batteries, plastic bags, and blankets.
- Consider purchasing a portable generator.
- Make sure everyone in the house knows how to turn off utilities like water, electricity, etc.
- Have an evacuation plan and discuss it with your family.
- Keep valuable papers, including insurance policies at hand in case you need to evacuate.
- Secure outdoor items that may become airborne with high winds. Bring your lawn or deck furniture in the house.

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Saffir-Simpson Hurricane Scale

- **Tropical Storm**—Winds 39-73 mph
- **Category 1 Hurricane**—Winds 74-95 mph
- **Category 2 Hurricane**—Winds 96-110 mph
- **Category 3 Hurricane**—Winds 111-130 mph
- **Category 4 Hurricane**—Winds 131-155 mph
- **Category 5 Hurricane**—Winds 156 mph and up

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Summer Safety

As national traffic volumes increase between Memorial Day and Labor Day, you can take steps to reduce driving risks.

- **Car Maintenance**—Service your car two weeks before your trip.
- **Use Proper Restraints**—Be sure your child safety seats are properly installed. Passengers of all ages should always wear safety belts. And remember “It’s the law”.
- **Alcohol**—Drivers who have been drinking have a higher crash rate, even if they are not legally drunk. Your chance of encountering a drunk driver increases at night.
- **Fatigue**—Get plenty of rest before a trip. Don’t plan to work all day and drive all night. Drowsiness reduces reaction time.
- **Distractions**—Avoid using your cell phone while driving. Allow other passengers to control the radio or CD player.

Local News:

Supporting Our Volunteer Fire Company

HMS was honored to have the recent opportunity to help out the Lutherville Volunteer Fire Company through a grant program with Fireman’s Fund Insurance Company.

Our donation of \$5,000 helped the department to purchase a **thermal imaging camera**. A fire’s origin, or “hot spot,” isn’t always visible to the naked eye. The camera can locate the hot spot of a fire as well as victims of vehicular accidents. When an accident occurs at night or during foggy conditions, firefighters rely on the camera to locate victims that have been ejected from the vehicle and not immediately visible.

HMS was thrilled to see our donation go to such a great cause. Helping the fire company that protects HMS’s location and it’s surrounding community is indeed a great honor.



Planning Ahead Can Prevent Chaos and Save Lives!



How Well Are You Prepared?

Are you and your family prepared if a major hurricane were to move through our region some time season? A real family disaster plan can save lives.

- Discuss the type of hazards that could affect your family. Know your home’s vulnerability to storm surge, flooding and wind.
- Locate a safe room or the safest areas in your home for each hurricane hazard. In certain circumstances the safest areas may not be your home but within your community.
- Determine escape routes from your home and places to meet. These should be measured in tens of miles rather than hundreds of miles.
- Have an out-of-state friend as a family contact, so all your family members have a single point of contact.
- Make a plan now for what to do with your pets if you need to evacuate.
- Post emergency telephone numbers by your phones and make sure your children know how and when to call 911.
- Check your insurance coverage—flood damage is not usually covered by homeowners insurance.
- Stock non-perishable emergency supplies and a Disaster Supply Kit.
- Use a NOAA weather radio. Remember to replace its battery every 6 months, as you do with your smoke detectors.
- Take First Aid, CPR, and disaster preparedness class when available.